

Fill in this information to identify the case:

Debtor 1 Bruce A. Eutsler and Hope R. Eutsler

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Ohio

Case number 2030188

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor:
Wells Fargo Bank, N.A.

Court claim no. (if known): 4

Date of payment change:

Must be at least 21 days after date of this notice 08/01/2020

New total payment:

Principal, interest, and escrow, if any \$729.03

Last 4 digits of any number you use to identify the debtor's account: 5 7 7 2

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☒ No
- ☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ _____

New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☐ No
- ☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: 4.62500%

New interest rate: 3.62500%

Current principal and interest payment: \$ 500.28

New principal and interest payment: \$ 457.56

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change:

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/Angela M. Mills FowlerDate 06/15/2020

Signature

Print: FOWLER,ANGELA M. MILLSVP Loan Documentation

First Name

Middle Name

Last Name

Title

Company Wells Fargo Bank, N.A.Address MAC N9286-01Y

Number Street

1000 Blue Gentian Road

Address 2

Eagan

MN

55121-7700

City

State

ZIP Code

Contact phone 800-274-7025NoticeOfPaymentChangeInquiries@wellsfargo.com

Email

UNITED STATES BANKRUPTCY COURT

Northern District of Ohio

Chapter 13 No. 2030188
Judge: JOHN P. GUSTAFSON

In re:

Bruce A. Eutsler and Hope R. Eutsler

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that this Notice, including all attachments, is being served on or before June 16, 2020 via filing with the US Bankruptcy Court's CM ECF system or by mailing or providing a copy of this document to a vendor for mailing: By U.S. Postal Service First Class Main Postage Prepaid or FedEx.

Debtor:

By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

Bruce A. Eutsler and Hope R. Eutsler
14975 Van Wert Mercer County Line Road

Venedocia OH 45894

By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

N/A

Debtor's Attorney:

By Court's CM/ECF system registered email address

Farley K. Banks

PO Box 363

Lima OH 45802

By Court's CM/ECF system registered email address

N/A

Trustee:

By Court's CM/ECF system registered email address

Elizabeth A. Vaughan
Office of the Chapter 13 Trustee
316 N. Michigan Street #501

Toledo OH 43604

/s/ Angela M. Mills Fowler

VP Loan Documentation

Wells Fargo Bank, N.A.

WELLS FARGO HOME MORTGAGE
 RETURN MAIL OPERATIONS
 PO BOX 14472
 DES MOINES, IA 50306

WELLS FARGO **HOME MORTGAGE**

BRUCE A EUTSLER
 14975 MERCER VAN WERT CO LIN
 VENEDOCIA, OH 45894

Account Information

Fax: (866) 278-1179
Telephone: (800) 222-0238
Correspondence: PO Box 10335
 Des Moines, IA 50306

Hours of Operation: Mon - Fri, 6 a.m. - 10 p.m.,
 Sat, 8 a.m. - 2 p.m., CT

Loan Number: [REDACTED]
Property Address: 14975 Vw Mercer CO Li
 Venedocia OH 45894

June 4, 2020

Changes to Your Mortgage Interest Rate and Payments on August 1, 2020.

Under the terms of your Adjustable Rate Mortgage (ARM), you had a twelve month period during which your interest rate stayed the same. That period ends on July 1, 2020, so on that date your interest rate changes. After that, your interest rate may change every twelve months for the rest of your loan term.

	Current Interest Rate and Monthly Payment	New Interest Rate and Monthly Payment
Interest Rate	4.62500%	3.62500%
Principal	\$191.23	\$215.91
Interest	\$309.05	\$241.65
Escrow	\$271.47	\$271.47
Total Monthly Payment	\$771.75	\$729.03 (due August 1, 2020)

Interest Rate: We calculated your interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin". We round the result of this addition to the nearest one eighth of one percentage point (0.12500%). Under your loan agreement, your index rate is 0.17000% and your margin is 2.25000%. Your "Weekly Average 1 Year Treasury Constant Maturity" index is published weekly by the Federal Reserve Board.

Interest Rate Limits: Your interest rate cannot go higher than 9.00000% during the life of the loan. Your interest rate cannot go lower than 2.25000% during the life of the loan. Your interest rate can increase on this Change Date by no more than 1.00000%. Your interest rate can decrease on this Change Date by no more than 1.00000%.

Account Information**Loan Number:**

[REDACTED]

Property Address: 14975 Vw Mercer CO Li
Venedocia OH 45894**Changes to Your Mortgage Interest Rate and Payments on August 1, 2020.**

New Interest Rate and Payment: The table above shows your new interest rate and new monthly payment. Your new payment is based on the "Weekly Average 1 Year Treasury Constant Maturity" index, your margin, a projected loan balance of \$79,994.88, and a remaining loan term of 249 months. Your current loan balance may be greater than the amount projected in this notice. Refer to your billing statement for your outstanding unpaid loan balance.

Note: Payment change limitations may not apply on certain payment change dates. Please refer to your loan documents for information regarding the limit to the amount that your payment may change and when this limit doesn't apply.

Prepayment Penalty: None.

If you have questions or concerns about your upcoming change, please call us at the number listed in the account information box.

Sincerely,

Bethanne R Ross

Bethanne R Ross
Loan Administration Manager
Wells Fargo Home Mortgage